

# 2011

## CIGNA Choice Fund® HRA

### for the Georgia State Health Benefit Plan

#### Take control of your health care.

Only the CIGNA HRA rewards you up to \$550 for working toward better health. In addition you can:

- Receive preventive care in-network at no cost to you
- Use up-front HRA dollars to help pay eligible expenses
- Choose the doctors you want to see — no referral required to see a specialist
- Save money by choosing doctors and hospitals in the CIGNA HealthCare network
- Rollover unused plan or health care dollars into next year
- Call a CIGNA Health Advisor® to help you manage your health and make the most of your coverage
- Take advantage of online resources and information to help you make smart decisions about your health
- Earn extra dollars by taking part in health and wellness activities



# focus on your **health** and get **money in your account**

For 2011, CIGNA's Health Reimbursement Account is expanding its incentives. That means more rewards for working toward better health. Up to \$275 per employee and an additional \$275 for your enrolled spouse.

This means, that in addition to receiving SHBP's annual contribution to your HRA—\$500 to \$1,500, you may be able to add up to \$550 more.

## **In 2011 you'll get:**

\$25

\$100

4 x \$20=\$80

\$20

\$50

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**\$275**

## **When you:**

Complete your Health Assessment

Complete your Annual Preventive Exam

Complete any of four Online Coaching Programs

Get your annual Flu Shot

Have three calls with a Nurse/Coach as part of any of CIGNA's six Well Aware programs.

## Helpful Resources

### **Pre-enrollment information line: 1.800.633.8519**

Helpful customer service representatives are available 24/7 to help you learn about CIGNA.

### **[www.cigna.com/shbp](http://www.cigna.com/shbp)**

This custom website has all the information you'll need to make the right choices.

### **[myCIGNAplans.com](http://myCIGNAplans.com) (open enrollment ID: SHBP, Password: cigna)**

Find out how our plans work and what they mean to you, before you enroll.

Access essential information about plan options, potential out-of-pocket costs and other aspects of the plans we offer.

**Jill**  
single woman –  
minimal needs



2011 SHBP  
Contribution

As a single employee, Jill received  
SHBP's annual contribution  
into her HRA

**\$500**

Prior Year  
Rollover

Jill ended 2010 with  
\$100 remaining in her  
account

**+\$100**

2011 Award  
Incentives

Jill earns additional HRA contributions  
from SHBP by completing Healthy Awards:

Online Health Assessment:	\$25
Annual Preventive Exam:	\$100
Flu Shot:	\$20
Two online coaching programs: 2 x \$20	<u>\$40</u>
	<b>\$145</b>

**+\$145**

Total Balance in Jill's HRA account  
to pay her 2011 medical expenses



**=\$745**

Jill's 2011  
Medical  
Expenses

Annual Preventive Exam (HRA covers at 100%)	\$0
4 Tier 2 Prescriptions (\$25, 65, 30, 15)	\$135
1 Urgent Care Visit	\$125
2 Office Visits to her Primary Care Doctor 2 x \$65	<u>\$130</u>
	<b>\$390</b>

**-\$390**

Jill's 2011  
Out-of-Pocket  
Expenses

Jill's deductible is \$1,300  
but all of her medical  
expenses (\$390) are paid  
from the HRA

**\$0**

Jill's 2011 year-end balance will  
be rolled over into 2012

**\$355**

**What will happen if Jill decides to enroll in  
the SHBP OAP-IN (HMO) plan? She will have:**

- \$225 in expenses to pay out of her own pocket
- \$0 funds in an HRA to help pay for those expenses

## The Johnsons family of four – multiple needs



2011 SHBP  
Contribution

As a family, the Johnsons  
received SHBP's annual  
contribution into their HRA

**\$1,500**

Prior Year  
Rollover

The Johnsons moved from the OAP in  
2010 to the HRA for 2011 so they have no  
funds from a previous year

**\$0**

2011 Award  
Incentives

John and Linda Johnson earn additional HRA contributions  
from SHBP by completing Healthy Awards:

Online Health Assessments:	2 x \$25 = \$50
Annual Preventive Exams:	2 x \$100 = \$200
Flu Shots:	2 x \$40
Three online coaching programs:	3 x \$60
John completes a Well Aware course for his asthma:	\$50
	<b>\$400</b>

**+\$400**

Total Balance in the Johnson's HRA to  
pay for their 2011 medical expenses



**=\$1,900**

The Johnson's  
2011 Medical  
Expenses

Annual Preventive Exams (HRA covers at 100%)	\$0
10 Generic & 9 Brand Prescriptions totaling*	\$900
1 Emergency Room Visit	\$400
X-Rays	\$160
Linda has minor outpatient surgery totaling	\$2,050
3 Primary Care Office Visits	3 x \$80 = \$240
	<b>\$3,750</b>

**-\$3,750**

first \$1,900 is paid  
from the HRA

The Johnson's  
Out-of-Pocket  
Expenses

The Johnson's HRA paid the first \$1,900 in expenses  
The Johnson's pay the next \$1,350 to reach their deductible  
( $\$3,250 - \$1,900 = \$1,350$ )  
They then pay 15% of the balance ( $15\% \times \$500 = \$75$ )  
Their total 2011 expense is  $\$1,350 + \$75 = \$1,425$

**\$1,425**

The Johnson's will not have a 2011 year-end  
balance to be rolled over into 2012

**\$0**

**What will happen if the Johnsons decide to enroll in  
the SHBP OAP-IN (HMO) plan? They will have:**

- **\$2,865 in expenses to pay for out of their own pocket**
- **\$0 funds in an HRA to help pay for those expenses**

\*10 generic prescriptions (\$10, 20, 40, 20, 15, 35, 25, 5, 20, 10) + 9 Tier 2 Brand (\$80, 60, 50, 100, 75, 40, 85, 110, 100) Assumes all HRA services processed after deductible met were subject to 15% coinsurance.

# what is an HRA?

Your CIGNA Choice Fund HRA plan combines traditional medical and pharmacy coverage with a Health Reimbursement Account established by SHBP to help pay all or part of your covered expenses. It consists of these key components:

1



SHBP establishes your Health Reimbursement Account to pay for covered medical and prescription expenses.

You can use the money in your account to pay for:

- Your deductible — the amount you pay before the plan begins to pay for covered services.
- Your share of the coinsurance for covered services.

If you end the year with money in your account, you can spend it next year if you re-enroll in the SHBP HRA plan.

## Your SHBP HRA is:

You	\$500
You and spouse	\$1,000
You and child(ren)	\$1,000
You and family	\$1,500

2



You and your spouse also have an opportunity to earn Healthy Awards to add to your account.

**\$25** for Health Assessments

**\$100** for preventive exams

**\$20** for a flu shot

**\$50** for completing CIGNA Well Aware coaching

**\$20** for completing each of four online coaching programs

## With health incentives:

Each employee can earn up to	\$275
An eligible spouse can earn up to	\$275
That's \$550 per family!	

3



You pay your annual deductible after using all your HRA fund dollars, before the plan starts paying for your covered expenses.

*Note: Your HRA fund pays your initial expenses so your share is the difference between your deductible and the amount in your HRA fund.*

## Your plan deductible is:

You	\$1,300
You and spouse	\$2,250
You and child(ren)	\$2,250
You and family	\$3,250

4



Once you meet your deductible, your plan pays most of the cost of covered services. You pay the rest. This is called coinsurance.

## Shared Expenses\*

	in-network		out of network	
	You pay	Plan pays	You pay	Plan pays
Medical	15%	85%	40%	60%
Pharmacy				
Generic	15%	85%	40%	60%
Preferred brand	25%	75%	40%	60%
Non-preferred brand	25%	75%	40%	60%

5



Your deductible and coinsurance count toward your out of pocket maximum. Your plan has a limit on how much you have to spend in a year. It pays 100% for covered services after you reach this out-of-pocket maximum.

## Your out-of-pocket maximum is:

You	\$3,000
You and spouse	\$5,000
You and child(ren)	\$5,000
You and family	\$7,000

\*See your Summary of Benefits for more detail.

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